

Certificate Number: 17082-PAE-DE-035394065

Bankruptcy Case Number: 21-10271



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 23, 2021, at 10:46 o'clock AM MST, GAIL P HOWELL completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 23, 2021 By: /s/Mary J Miller

Name: Mary J Miller

Title: Certified Credit Counselor